

**Information to identify the case:**

Debtor 1	<b>Jorge Morales</b>	Social Security number or ITIN	<b>xxx-xx-4259</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Virginia Morales</b>	Social Security number or ITIN	<b>xxx-xx-0331</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **District of Utah**  
**Case number: 19-24390 KRA**      Date case filed for chapter 7: **6/17/19**

**Official Form 309A (For Individuals or Joint Debtors)** <sup>(12/15)</sup>**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jorge Morales	Virginia Morales
2. All other names used in the last 8 years		
3. Address	9468 S Lea Hether Way West Jordan, UT 84088	9468 S Lea Hether Way West Jordan, UT 84088
4. Debtor's attorney Name and address	Carlos A. Trujillo Carlos Trujillo Law, LLC 5693 South Redwood Rd. #14 Salt Lake City, UT 84123	Contact phone (801) 988-9933 Email: <a href="mailto:carlostrujillo@carlostrujillolaw.com">carlostrujillo@carlostrujillolaw.com</a>
5. Bankruptcy trustee Name and address	Stephen W. Rupp tr 15 West South Temple, Suite 1000 Salt Lake City, UT 84101	Contact phone (801) 521-4135 Email: <a href="mailto:TrusteeRupp@mbt-law.com">TrusteeRupp@mbt-law.com</a>

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>July 18, 2019 at 01:30 PM</b>  Location: <b>405 South Main Street, Suite 250,  Salt Lake City, UT 84111</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div style="text-align: right;"> <b>Filing deadline:</b>  <b>9/16/19</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="text-align: right;"> <b>Filing deadline:</b>  <b>30 days after the conclusion of the meeting of creditors</b> </div> </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Jorge Morales  
 Virginia Morales  
 Debtors

Case No. 19-24390-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: sjl  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db/jdb  
 tr  
 11338340 +Jorge Morales, Virginia Morales, 9468 S Lea Hether Way, West Jordan, UT 84081-3208  
 11338344 +Stephen W. Rupp tr, 15 West South Temple,, Suite 1000, Salt Lake City, UT 84101-1553  
 11338348 +Bankcard Payment Processing, PO Box 2557, Omaha, NE 68103-2557  
 11338347 +Cyprus Credit Union, PO BOX 9002, West Jordan, UT 84084-9002  
 11338352 +FNB OMAHA, POB 3412, Omaha, NE 68197-0001  
 11338353 +First Bank Card, PO Box 2557, Omaha, NE 68103-2557  
 11338354 +NISSAN FINANCE NMAC, P.O. Box 660360, Dallas, TX 75266-0360  
 11338357 +NISSAN MOTOR ACCEPTANCE, PO BOX 660366, Dallas, TX 75266-0366  
 11338363 +OPORTUN INC, 3201 dallas parkway, suite 700, Frisco, TX 75034-9573  
 +Security Service Federal Credit Union, PO Box 691510, San Antonio, TX 78269-1510  
 +ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,  
 SALT LAKE CITY UT 84130-0709  
 (address filed with court: Zions Bank, 1 S Main St, Salt Lake City, UT 84133)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail: carlostrujillo@carlostrujillolaw.com Jun 25 2019 02:07:34 Carlos A. Trujillo,  
 Carlos Trujillo Law, LLC, 5693 South Redwood Rd. #14, Salt Lake City, UT 84123  
 11338339 EDI: BANKAMER.COM Jun 25 2019 05:58:00 Bank of America, PO BOX 982238,  
 El Paso, TX 79998  
 11338341 +EDI: CAPITALONE.COM Jun 25 2019 05:58:00 CAPITAL ONE BANK USA, P O Box 30281,  
 Salt Lake City, UT 84130-0281  
 11338342 +EDI: WFNNB.COM Jun 25 2019 05:58:00 COMENITY BANK/VCTRSSEC, PO BOX 182789,  
 Columbus, OH 43218-2789  
 11338343 +EDI: RCSFNBMARIN.COM Jun 25 2019 05:58:00 CREDIT ONE BANK, PO BOX 98873,  
 Las Vegas, NV 89193-8873  
 11338345 +EDI: DISCOVER.COM Jun 25 2019 05:58:00 Discover Financial Services, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 11338346 +E-mail/Text: bankruptcy@expressrecovery.com Jun 25 2019 02:08:00 Express Recovery Services,  
 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057  
 11338349 +EDI: IRS.COM Jun 25 2019 05:58:00 IRS - Central Insolvency Operations, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 11338350 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2019 02:07:50 KOHLS DEPARTMENT STORE,  
 PO BOX 3115, Milwaukee, WI 53201-3115  
 11338351 +E-mail/Text: wendy@mountainlandcollections.com Jun 25 2019 02:08:28  
 Mountain Land Collection, 852 E 1050 S, American Fork, UT 84003-3798  
 11338355 +E-mail/Text: bcreech@scacollections.com Jun 25 2019 02:08:20 SCA COLLECTIONS INC,  
 300 E ARLINGTON BD 6A, Greenville, NC 27858-5043  
 11338356 +EDI: SEARS.COM Jun 25 2019 05:58:00 SEARS/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282  
 11338358 EDI: SECFIN.COM Jun 25 2019 05:58:00 Sunbelt Credit, 3565 W 3500 S,  
 Salt Lake City, UT 84119  
 11338359 +EDI: RMSC.COM Jun 25 2019 05:58:00 SYNCEB/JC PENNEY, PO BOX 965007,  
 Orlando, FL 32896-5007  
 11338360 +EDI: RMSC.COM Jun 25 2019 05:58:00 SYNCEB/SAMS, PO BOX 965005, Orlando, FL 32896-5005  
 11339172 +EDI: RMSC.COM Jun 25 2019 05:58:00 Synchrony Bank,  
 Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 11338361 +EDI: UTAHTAXCOMM.COM Jun 25 2019 05:58:00 Utah Tax Commission, 210 N 1950 W,  
 Salt Lake City, UT 84134-9000  
 11338362 +EDI: WFFC.COM Jun 25 2019 05:58:00 WELLS FARGO HOME MORTGAG, PO BOX 10335,  
 Des Moines, IA 50306-0335

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: sjl  
Form ID: 309A

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Total Noticed: 29

Date Rcvd: Jun 24, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

Carlos A. Trujillo on behalf of Joint Debtor Virginia Morales  
carlostrujillo@carlostrujillolaw.com  
Carlos A. Trujillo on behalf of Debtor Jorge Morales carlostrujillo@carlostrujillolaw.com  
Stephen W. Rupp tr rupptrustee@mbt-law.com, UT03@ecfcbis.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4